

NOTE COLLECTION DEPARTMENT

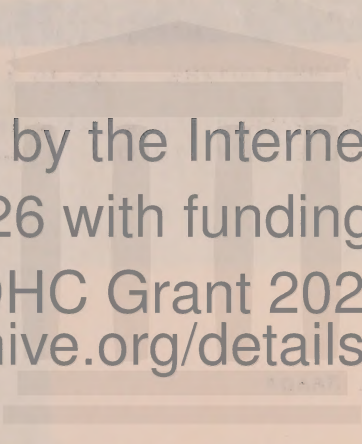
ACCOUNT NUMBER	PRINCIPAL BALANCE	PAID TO DATE	DUE DATE	REGULAR PAYMENT	NOTICE DATE	NOTICE OF
3429	29,435.12	12/01/88	01/01/89	335.30	11/30/88	NEW ACCOUNT NOTICE

THIS IS A NOTICE OF YOUR FIRST PAYMENT TO BE MADE ON THIS LOAN.
A BOOK OF PAYMENT COUPONS WILL BE SENT TO YOU IN THE NEAR FUTURE.

MARJORIE RAGONA
1410 CHURCH STREET
MOBILE AL 36604

AmSouth

AmSouth Bank N.A.



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STATE OF ALABAMA)
COUNTY OF MOBILE)

88061940

9.50
1.00
10.50
10.00
20.50

KNOW ALL MEN BY THESE PRESENTS, that the undersigned
TERRY M. PETERSON BLAKE, a married woman and ENID PIER PETERSON
HARDIN, a married woman, both individually and as Executrices
under the Last Will and Testament of Enid M. Peterson,
deceased, hereinafter called the Grantors, in consideration of
the sum of TEN AND NO/100 DOLLARS (\$10.00) cash and other good
and valuable considerations to said Grantors in hand paid by
MARJORIE RAGONA, hereinafter called the Grantee, whose present
address is 1410 Church St, Mobile, AL 36604, the
receipt of which is hereby acknowledged by the Grantors, do
hereby, subject to the matters and things hereinafter set
forth, grant, bargain, sell and convey unto the said Grantee
all that certain real property in the County of Mobile, State
of Alabama, described as follows, to-wit:

From the Northwest corner of Church and
Everett Streets run Westwardly along the
North line of Church Street 202.95 feet to a
concrete marker at the Southeast corner of
the property of Dr. J. Peterson for the
point of beginning; thence deflecting 89
degrees 23 minutes to the right, run
Northwardly along an old boundary line fence
116.2 feet to an iron stake at a fence
corner, thence deflecting 89 degrees 23
minutes to the left, run Westwardly along a
fence 53.4 feet to an iron stake, thence
deflecting 90 degrees 37 minutes to the
left, run Southwardly to an iron stake on
the North line of Church Street, thence
Eastwardly along said North line 53.4 feet
to the point of beginning.

This conveyance is made subject to any
agreements, easements, building setback
lines, restrictive covenants, rights of way
or reservations, including the reservation
of oil, gas and other minerals, which may be
of record in the office of the Judge of
Probate of Mobile County, Alabama, affecting
the above described property.

REPORT

THE REPORT OF THE

COMMISSIONER OF THE

LAND OFFICE

FOR THE YEAR

1900

From the Department of the Interior, Bureau of Land Management, Washington, D.C.

The following is a summary of the work of the Bureau of Land Management for the year 1900. The Bureau has been organized since 1892, and has since that time been engaged in the management of the public lands of the United States. The Bureau has been successful in its work, and has been able to protect the public lands from unauthorized disposal, and to bring about the proper management of the same.

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The following is a summary of the work of the Bureau of Land Management for the year 1900. The Bureau has been organized since 1892, and has since that time been engaged in the management of the public lands of the United States. The Bureau has been successful in its work, and has been able to protect the public lands from unauthorized disposal, and to bring about the proper management of the same.

together with all and singular the rights, privileges, tenements, hereditaments and appurtenances thereunto belonging, or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said Grantee, her heirs and assigns, forever.

And except as to taxes hereafter falling due, which are assumed by the Grantee herein, and except as herein otherwise provided, said Grantors, individually and as Executrices as aforesaid, do for themselves, their heirs, successors and assigns, hereby covenant with the Grantee herein, her heirs and assigns, that they are seized of an indefeasible estate in fee simple in and to said property; that said property is free and clear of all encumbrances, and that they will forever WARRANT AND DEFEND the title thereto and the peaceable possession thereof unto the said Grantee, her heirs and assigns, against the lawful claims of all persons whomsoever.

Grantors hereby certify that the property covered by this conveyance constitutes no part of the Grantors' homestead.

IN WITNESS WHEREOF, the said Grantors have hereunto set their hands and seals on this the 26th day of October, 1988.

Terry M. Peterson Blake (SEAL)
TERRY M. PETERSON BLAKE,
individually and as Executrix
under the Last Will and
Testament of Enid M. Peterson,
deceased

Enid Pier Peterson Hardin (SEAL)
ENID PIER PETERSON HARDIN,
individually and as Executrix
under the Last Will and
Testament of Enid M. Peterson,
deceased

STATE OF NORTH CAROLINA)
COUNTY OF CADWELL)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Terry M. Peterson Blake, a married woman, whose name individually and as Executrix of the Last Will and Testament of Enid M. Peterson, deceased, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, she, both individually and in her capacity as Executrix as aforesaid, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 24th day of OCTOBER, 1988.

Mary Anne McAlister
NOTARY PUBLIC, Cadwell County, NC
My Commission Expires: 5/26/93

(AFFIX NOTARIAL SEAL)

STATE OF ALABAMA)
COUNTY OF MOBILE)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Enid Pier Peterson Hardin, a married woman, whose name individually and as Executrix of the Last Will and Testament of Enid M. Peterson, deceased, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, she, both individually and in her capacity as Executrix as aforesaid, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 26 day of October, 1988.

Ann Appleby
NOTARY PUBLIC,
My Commission Expires: My Commission Expires 5/12/91

(AFFIX NOTARIAL SEAL)

This instrument prepared by:

JOHN W. DONALD, JR.
Hamilton, Butler, Riddick,
Tarlton & Sullivan, P.C.
P. O. Box 1743
Mobile, Alabama 36633
(205) 432-7517

SUR. CHG. \$10.00

RECORD FEE 9.50
STATE OF ALA. MOBILE CO.
IDENTIFY THIS INSTRUMENT
WAS FILED & RECORDED
NOV 10 4 42 PM '88
HIGLEY
NOTARY
WAS
FILED
ON THE INSTRUMENT
NOV 10 1988
MOBILE ALA.

354 695

nts 29 500.00
6000.00
nts 5000.00
1000.00

HAMILTON, BUTLER, RIDDICK,
TARLTON & SULLIVAN

A PROFESSIONAL CORPORATION

ATTORNEYS & COUNSELLORS AT LAW
TENTH FLOOR FIRST NATIONAL BUILDING

P. O. BOX 1743

MOBILE, ALABAMA

36633

TITLE INSURANCE COMPANY
TITLE INSURANCE BLDG.
P. O. BOX 2355
MOBILE, ALABAMA 36632

5

Freda P. Roberts
Revenue Commissioner
Mobile County
P. O. Drawer 1169
Mobile, Alabama 36633-1169

ASSESSING:
Phone (205) 690-8530

FAX NO. (205) 690-4709

COLLECTING:
Phone (205) 690-8545

April 27, 1989

Ms. Marjorie Ragona
1410 Church St.
Mobile, Alabama 36604

Dear Ms. Ragona,

I am informed that a deed has been recorded in Probate Court, in RPBK 3348, Page 304, transferring the ownership of property into your name. The law requires that all property owners make an assessment with this office on all property owned in Mobile County. Many times real estate agents perform such functions on behalf of property owners. Please check with your agent before making a trip to the courthouse unnecessarily. Disregard this letter if your assessment has already been completed.

You may come to our office between the hours of 8 A.M. and 5 P.M. to assess your property and claim any exemption you may be entitled to. We will be happy to assist you. The homestead exemption is a valuable benefit available to property owners who own and occupy their homes. If the assessment relates to acreage, you are perhaps eligible for a current use appraisal which will substantially reduce your tax bill.

In addition to the above benefits, you may also avoid a 10% penalty which the law imposes when a property owner fails to make an assessment. By carrying out this obligation, you, Ms. Ragona, as the new property owner, could save yourself from substantial tax bills, in the years to come. Simply come to this office with your recorded deed before December 31st of this year and we will assist you in making this new assessment.

Taxes are due on October 1 and delinquent after December 31. The tax bill for the current year will be listed in the previous owner's name. We will be happy to furnish a tax bill to you upon request. Please have the current name, property description and key number if possible when you request the bill.

Please advise me if I may be of further service in this or other matters.

With kindest regards, I am

Yours very truly,

Freda Roberts
(Mrs.) Freda P. Roberts
Revenue Commissioner

FPR:shg

THAMES, JACKSON, HARRIS COMPANY, INC.

Insurers Realtors

POST OFFICE BOX 1927
MOBILE, ALABAMA 36633





POLICY NUMBER	12-01 AM	POLICY PERIOD STANDARD TIME AT THE RESIDENCE PREMISES FROM TO	TERM (YRS)	PRODUCER CODE	AGENT OR BROKER
CZ-SD91382	01-04-89	01-04-90	01	0125225-01	THAMES JACKSON & HARRIS
The residence premises covered by this policy is located at the Insured's Address unless otherwise stated (No., Street, Apt., Town or City, County, State & Zip)					

NAMED INSURED AND MAIL ADDRESS

MARJORIE F RAGONA
1410 CHRUCH STREET
MOBILE AL

36604

NEW BUSINESS - CONTINUOUS POLICY

PLEASE PAY YOUR AGENT.

WELCOME...YOUR AGENT AND CU ARE
ALWAYS READY TO SERVE YOU.

Coverage is provided where a premium or limit of liability is shown

BASIC POLICY COVERAGES	SECTION I				SECTION II					
	A DWELLING	B OTHER STRUCTURES	C PERSONAL PROPERTY	D LOSS OF USE	E PERSONAL LIABILITY (Each Occurrence)	F MEDICAL PAYMENTS TO OTHERS (Each Person)	G OTHERS (Each Accident)			
LIMITS OF LIABILITY	44,000	4,400	22,000	8,800	100,000	1,000				
Deductible - Section 1: In case of loss, under Sec. 1, we cover only that part of the loss over the deductible stated. \$250 SPEC. LOSS DED.					PREMIUMS	BASIC	ADDITIONAL COVERAGES	SCHEDULED PERS. PROP.	TOTAL	
					424	64	360.00			
NUMBER OF FAMILIES	CONSTRUCTION OF DWELLING		PREMIUM GROUP	TERR.	PROTECT'N CLASS	CODE	FEET FROM HYDRANT	MILES FROM FIRE DEPT.	FIRE & E.C. RATE	NUMBER OF APARTMENTS
1	FRAME		020	30	3		WITHIN 500	W/IN 3		
(a) The residence premises is not seasonal; (b) No business pursuits are conducted on the residence premises; (c) The residence premises is the only premises where the named insured or spouse maintains a residence other than business or farm properties; (d) The insured has no full time residence employees; (e) The insured has no outboard motor(s) or watercraft otherwise excluded under this policy for which coverage is desired. Exceptions, if any, to (A), (B), (C), (D), or (E).										

*Absence of any entry means 'No Exceptions'.

MORTGAGEE'S NAME AND MAIL ADDRESS

PIER P HARDEN
2200 DAUPHIN ST
MOBILE AL

36606

MORTGAGEE'S NAME AND MAIL ADDRESS

LOAN NUMBER:

BILL TO:

LOAN NUMBER:

SECTION II—Other Insured Locations (No., Street, Apt., Town or City, County, State, & Zip):

Form(s) and Endorsements made part of this policy at time of issue (Number(s) and Edition Date(s)):

HO-3 07-77
G6507 00-00
HO-330 09-83
HO-300 08-82
HO-322 10-85
HO-325 12-85
G6059 00-00
G6803 00-00 INFLATION PROTECTION COVERAGE AT NO ADDTL CHARGE

Policy has been amended as follows:

(A=ADDED D=DELETED CF=CHANGED FROM)

CHANGE ENDORSEMENT

PREMIUM
ADJUSTMENTS

ADDITIONAL

RETURN

AGREEMENT

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.

DEFINITIONS

In this policy, "you" and "your" refer to the "named insured" shown in the Declarations and the spouse if a resident of the same household. "We," "us" and "our" refer to the Company providing this insurance. In addition, certain words and phrases are defined as follows:

1. **"bodily injury"** means bodily harm, sickness or disease, including required care, loss of services and death that results.
2. **"business"** includes trade, profession or occupation.
3. **"insured"** means you and residents of your household who are:
 - a. your relatives; or
 - b. other persons under the age of 21 and in the care of any person named above.Under Section II, **"insured"** also means:
 - c. with respect to animals or watercraft to which this policy applies, any person or organization legally responsible for these animals or watercraft which are owned by you or any person included in 3a or 3b above. A person or organization using or having custody of these animals or watercraft in the course of any **business** or without consent of the owner is not an **insured**;
 - d. with respect to any vehicle to which this policy applies:
 - (1) persons while engaged in your employ or that of any person included in 3a or 3b above; or
 - (2) other persons using the vehicle on an **insured location** with your consent.
4. **"insured location"** means:
 - a. the **residence premises**;
 - b. the part of other premises, other structures and grounds used by you as a residence and:
 - (1) which is shown in the Declarations; or
 - (2) which is acquired by you during the policy period for you use as a residence;
 - c. any premises used by you in connection with a premises in 4a or 4b above;
 - d. any part of a premises:
 - (1) not owned by an **insured**; and
 - (2) where an **insured** is temporarily residing;
 - e. vacant land, other than farm land, owned by or rented to an **insured**;
 - f. land owned by or rented to an **insured** on which a one or two family dwelling is being built as a residence for an **insured**;
 - g. individual or family cemetery plots or burial vaults of an **insured**; or
 - h. any part of a premises occasionally rented to an **insured** for other than **business** use.
5. **"occurrence"** means an accident, including exposure to conditions, which results, during the policy period, in:
 - a. **bodily injury**; or
 - b. **property damage**.
6. **"property damage"** means physical injury to, destruction of, or loss of use of tangible property.
7. **"residence employee"** means:
 - a. an employee of an **insured** whose duties are related to the maintenance or use of the **residence premises**, including household or domestic services; or
 - b. one who performs similar duties elsewhere not related to the **business** of an **insured**.

8. “**residence premises**” means:

- a. the one family dwelling, other structures, and grounds; or
- b. that part of any other building;
where you reside and which is shown as the “**residence premises**” in the Declarations.

“**Residence premises**” also means a two family dwelling where you reside in at least one of the family units and which is shown as the “**residence premises**” in the Declarations.

SECTION I—PROPERTY COVERAGES

COVERAGE A—Dwelling

We cover:

1. the dwelling on the **residence premises** shown in the Declarations, including structures attached to the dwelling; and
2. materials and supplies located on or next to the **residence premises** used to construct, alter or repair the dwelling or other structures on the **residence premises**.

This coverage does not apply to land, including land on which the dwelling is located.

COVERAGE B—Other Structures

We cover other structures on the **residence premises** set apart from the dwelling by clear space. This includes structures connected to the dwelling by only a fence, utility line, or similar connection.

This coverage does not apply to land, including land on which the other structures are located.

We do not cover other structures:

1. used in whole or in part for **business**; or
2. rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage.

The limit of liability for this coverage will not be more than 10% of the limit of liability that applies to Coverage A. Use of this coverage does not reduce the Coverage A limit of liability.

COVERAGE C—Personal Property

We cover personal property owned or used by an **insured** while it is anywhere in the world. At your request, we will cover personal property owned by:

1. others while the property is on the part of the **residence premises** occupied by an **insured**;
2. a guest or a **residence employee**, while the property is in any residence occupied by an **insured**.

Our limit of liability for personal property usually located at an **insured's** residence, other than the **residence premises**, is 10% of the limit of liability for Coverage C, or \$1000, whichever is greater. Personal property in a newly acquired principal residence is not subject to this limitation for the 30 days from the time you begin to move the property there.

Special Limits of Liability. These limits do not increase the Coverage C limit of liability. The special limit for each numbered category below is the total limit for each loss for all property in that category.

1. \$200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals.
2. \$1000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps.
3. \$1000 on watercraft, including their trailers, furnishings, equipment and outboard motors.
4. \$1000 on trailers not used with watercraft.
5. \$1000 on grave markers.
6. \$1000 for loss by theft of jewelry, watches, furs, precious and semi-precious stones.
7. \$2000 for loss by theft of firearms.
8. \$2500 for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.
9. \$2500 on property, on the **residence premises**, used at any time or in any manner for any **business** purpose.
10. \$250 on property, away from the **residence premises**, used at any time or in any manner for any **business** purpose.

Property Not Covered. We do not cover:

1. articles separately described and specifically insured in this or other insurance;
2. animals, birds or fish;
3. motor vehicles or all other motorized land conveyances. This includes:
 - a. equipment and accessories; or
 - b. any device or instrument for the transmitting, recording, receiving or reproduction of sound or pictures which is operated by power from the electrical system of motor vehicles or all other motorized land conveyances, including:
 - (1) accessories or antennas; or
 - (2) tapes, wires, records, discs or other media for use with any such device or instrument;

while in or upon the vehicle or conveyance.

We do cover vehicles or conveyances not subject to motor vehicle registration which are:

- a. used to service an **insured's** residence; or
 - b. designed for assisting the handicapped;
4. aircraft and parts. Aircraft means any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo;
 5. property of roomers, boarders and other tenants, except property of roomers and boarders related to an **insured**;
 6. property in an apartment regularly rented or held for rental to others by an **insured**;
 7. property rented or held for rental to others off the **residence premises**;
 8. a. books of account, drawings or other paper records; or
 - b. electronic data processing tapes, wires, records, discs or other software media; containing **business** data. But, we do cover the cost of blank or unexposed records and media;
 9. credit cards or fund transfer cards except as provided in Additional Coverages 6.

COVERAGE D—Loss Of Use

The limit of liability for Coverage D is the total limit for all the coverages that follow.

1. If a loss covered under this Section makes that part of the **residence premises** where you reside not fit to live in, we cover, at your choice, either of the following. However, if the **residence premises** is not your principal place of residence, we will not provide the option under paragraph b. below.

- a. **Additional Living Expense**, meaning any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living; or
- b. **Fair Rental Value**, meaning the fair rental value of that part of the **residence premises** where you reside less any expenses that do not continue while the premises is not fit to live in.

Payment under a. or b. will be for the shortest time required to repair or replace the damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere.

2. If a loss covered under this Section makes that part of the **residence premises** rented to others or held for rental by you not fit to live in, we cover the:

Fair Rental Value, meaning the fair rental value of that part of the **residence premises** rented to others or held for rental by you less any expenses that do not continue while the premises is not fit to live in.

Payment will be for the shortest time required to repair or replace that part of the premises rented or held for rental.

3. If a civil authority prohibits you from use of the **residence premises** as a result of direct damage to neighboring premises by a Peril Insured Against in this policy, we cover the Additional Living Expense or Fair Rental Value loss as provided under 1 and 2 above for no more than two weeks.

The periods of time under 1, 2 and 3 above are not limited by expiration of this policy.

We do not cover loss or expense due to cancellation of a lease or agreement.

ADDITIONAL COVERAGES

1. **Debris Removal.** We will pay your reasonable expense for the removal of:
 - a. debris of covered property if a Peril Insured Against causes the loss; or
 - b. ash, dust or particles from a volcanic eruption that has caused direct loss to a building or property contained in a building.

This expense is included in the limit of liability that applies to the damaged property. If the amount to be paid for the actual damage to the property plus the debris removal expense is more than the limit of liability for the damaged property, an additional 5% of that limit of liability is available for debris removal expense.

We will also pay your reasonable expense for the removal of fallen trees from the **residence premises** if:

- a. coverage is not afforded under Additional Coverages 3. Trees, Shrubs and Other Plants for the peril causing the loss; or
- b. the tree is not covered by this policy;

provided the tree damages covered property and a Peril Insured Against under Coverage C causes the tree to fall. Our limit of liability for this coverage will not be more than \$500 in the aggregate for any one loss.

2. Reasonable Repairs. We will pay the reasonable cost incurred by you for necessary repairs made solely to protect covered property from further damage if a Peril Insured Against causes the loss. This coverage does not increase the limit of liability that applies to the property being repaired.

3. Trees, Shrubs and Other Plants. We cover trees, shrubs, plants or lawns, on the **residence premises**, for loss caused by the following Perils Insured Against: Fire or lightning, Explosion, Riot or civil commotion, Aircraft, Vehicles not owned or operated by a resident of the **residence premises**, Vandalism or malicious mischief or Theft.

The limit of liability for this coverage will not be more than 5% of the limit of liability that applies to the dwelling, or more than \$500 for any one tree, shrub or plant. We do not cover property grown for **business** purposes.

This coverage is additional insurance.

4. Fire Department Service Charge. We will pay up to \$500 for your liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect covered property from a Peril Insured Against. We do not cover fire department service charges if the property is located within the limits of the city, municipality or protection district furnishing the fire department response.

This coverage is additional insurance. No deductible applies to this coverage.

5. Property Removed. We insure covered property against direct loss from any cause while being removed from a premises endangered by a Peril Insured Against and for no more than 30 days while removed. This coverage does not change the limit of liability that applies to the property being removed.

6. Credit Card, Fund Transfer Card, Forgery and Counterfeit Money.

We will pay up to \$500 for:

- a. the legal obligation of an **insured** to pay because of the theft or unauthorized use of credit cards issued to or registered in an **insured's** name;

- b. loss resulting from theft or unauthorized use of a fund transfer card used for deposit, withdrawal or transfer of funds, issued to or registered in an **insured's** name;
- c. loss to an **insured** caused by forgery or alteration of any check or negotiable instrument; and
- d. loss to an **insured** through acceptance in good faith of counterfeit United States or Canadian paper currency.

We do not cover use of a credit card or fund transfer card:

- a. by a resident of your household;
- b. by a person who has been entrusted with either type of card; or
- c. if an **insured** has not complied with all terms and conditions under which the cards are issued.

All loss resulting from a series of acts committed by any one person or in which any one person is concerned or implicated is considered to be one loss.

We do not cover loss arising out of **business** use or dishonesty of an **insured**.

This coverage is additional insurance. No deductible applies to this coverage.

Defense:

- a. We may investigate and settle any claim or suit that we decide is appropriate. Our duty to defend a claim or suit ends when the amount we pay for the loss equals our limit of liability.
- b. If a suit is brought against an **insured** for liability under the Credit Card or Fund Transfer Card coverage, we will provide a defense at our expense by counsel of our choice.
- c. We have the option to defend at our expense an **insured** or an **insured's** bank against any suit for the enforcement of payment under the Forgery coverage.

7. Loss Assessment. We will pay up to \$1000 for your share of any loss assessment charged during the policy period against you by a corporation or association of property owners. This only applies when the assessment is made as a result of each direct loss to the property, owned by all members collectively, caused by a Peril Insured Against under Coverage A—Dwelling, other than earthquake or land shock waves or tremors before, during or after a volcanic eruption.

This coverage applies only to loss assessments charged against you as owner or tenant of the **residence premises**.

We do not cover loss assessments charged against you or a corporation or association of property owners by any governmental body.

8. Collapse. We insure for direct physical loss to covered property involving collapse of a building or any part of a building caused only by one or more of the following:

- a. Perils Insured Against in Coverage C—Personal Property. These perils apply to covered building and personal property for loss insured by this additional coverage;
- b. hidden decay;
- c. hidden insect or vermin damage;
- d. weight of contents, equipment, animals or people;
- e. weight of rain which collects on a roof; or

- f. use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

Loss to an awning, fence, patio, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock is not included under items b, c, d, e, and f unless the loss is a direct result of the collapse of a building.

Collapse does not include settling, cracking, shrinking, bulging or expansion.

This coverage does not increase the limit of liability applying to the damaged covered property.

SECTION I—PERILS INSURED AGAINST

COVERAGE A—DWELLING and COVERAGE B—OTHER STRUCTURES

We insure against risks of direct loss to property described in Coverages A and B only if that loss is a physical loss to property; however, we do not insure loss:

1. involving collapse, other than as provided in Additional Coverage 8;

2. caused by:

- a. freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This exclusion applies only while the dwelling is vacant, unoccupied or being constructed unless you have used reasonable care to:

- (1) maintain heat in the building; or
- (2) shut off the water supply and drain the system and appliances of water;

- b. freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:

- (1) fence, pavement, patio or swimming pool;
- (2) foundation, retaining wall or bulkhead; or
- (3) pier, wharf or dock;

- c. theft in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;

- d. vandalism and malicious mischief or breakage of glass and safety glazing materials if the dwelling has been vacant for more than 30 consecutive days immediately before the

loss. A dwelling being constructed is not considered vacant;

- e. constant or repeated seepage or leakage of water or steam over a period of weeks, months or years from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance;

- f. (1) wear and tear, marring, deterioration;
- (2) inherent vice, latent defect, mechanical breakdown;
- (3) smog, rust, mold, wet or dry rot;
- (4) smoke from agricultural smudging or industrial operations;
- (5) release, discharge or dispersal of contaminants or pollutants;
- (6) settling, cracking, shrinking, bulging or expansion of pavements, patios, foundations, walls, floors, roofs or ceilings; or
- (7) birds, vermin, rodents, insects or domestic animals.

If any of these cause water damage not otherwise excluded, from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, we cover loss caused by the water including the cost of tearing out and replacing any part of a building necessary to repair the system or appliance. We do not cover loss to the system or appliance from which this water escaped.

3. excluded under Section I—Exclusions.

Under items 1 and 2, any ensuing loss to property described in Coverages A and B not excluded or excepted in this policy is covered.

COVERAGE C—PERSONAL PROPERTY

We insure for direct physical loss to the property described in Coverage C caused by a peril listed below unless the loss is excluded in Section I—Exclusions.

1. Fire or lightning.

2. Windstorm or hail.

This peril does not include loss to the property contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.

This peril includes loss to watercraft and their trailers, furnishings, equipment, and outboard motors, only while inside a fully enclosed building.

3. Explosion.

4. Riot or civil commotion.

5. Aircraft, including self-propelled missiles and spacecraft.

6. Vehicles.

7. Smoke, meaning sudden and accidental damage from smoke.

This peril does not include loss caused by smoke from agricultural smudging or industrial operations.

8. Vandalism or malicious mischief.

9. Theft, including attempted theft and loss of property from a known place when it is likely that the property has been stolen.

This peril does not include loss caused by theft:

- committed by an **insured**;
- in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied; or
- from that part of a **residence premises** rented by an **insured** to other than an **insured**.

This peril does not include loss caused by theft that occurs off the **residence premises** of:

- property while at any other residence owned by, rented to, or occupied by an **insured**, except while an **insured** is temporarily living there. Property of a student who is an **insured** is covered while at a residence away from home if the student has been there at any time during the 45 days immediately before the loss;
- watercraft, including their furnishings, equipment and outboard motors; or
- trailers and campers.

10. Falling objects.

This peril does not include loss to property contained in a building unless the roof or an outside wall of the building is first damaged by a falling object. Damage to the falling object itself is not included.

11. Weight of ice, snow or sleet which causes damage to property contained in a building.

12. Accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.

This peril does not include loss:

- to the system or appliance from which the water or steam escaped;
- caused by or resulting from freezing except as provided in the peril of freezing below; or
- on the **residence premises** caused by accidental discharge or overflow which occurs off the **residence premises**.

13. Sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water.

We do not cover loss caused by or resulting from freezing under this peril.

14. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance.

This peril does not include loss on the **residence premises** while the dwelling is unoccupied, unless you have used reasonable care to:

- maintain heat in the building; or
- shut off the water supply and drain the system and appliances of water.

15. Sudden and accidental damage from artificially generated electrical current.

This peril does not include loss to a tube, transistor or similar electronic component.

16. Damage by glass or safety glazing material which is part of a building, storm door or storm window.

This peril does not include loss on the **residence premises** if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant.

17. Volcanic Eruption other than loss caused by earthquake, land shock waves or tremors.

SECTION I—EXCLUSIONS

1. We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

a. **Ordinance or Law**, meaning enforcement of any ordinance or law regulating the construction, repair, or demolition of a building or other structure, unless specifically provided under this policy.

b. **Earth Movement**, meaning earthquake including land shock waves or tremors before, during or after a volcanic eruption; landslide; mudflow; earth sinking, rising or shifting; unless direct loss by:

- (1) fire;
- (2) explosion; or
- (3) breakage of glass or safety glazing material which is part of a building, storm door or storm window;

ensues and then we will pay only for the ensuing loss.

This exclusion does not apply to loss by theft.

c. **Water Damage**, meaning:

- (1) flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind;
- (2) water which backs up through sewers or drains; or
- (3) water below the surface of the ground, including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure.

Direct loss by fire, explosion or theft resulting from water damage is covered.

d. **Power Failure**, meaning the failure of power or other utility service if the failure takes place off the **residence premises**. But, if a Peril Insured Against ensues on the **residence premises**, we will pay only for that ensuing loss.

e. **Neglect**, meaning neglect of the **insured** to use all reasonable means to save and preserve property at and after the time of a loss.

f. **War**, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

g. **Nuclear Hazard**, to the extent set forth in the Nuclear Hazard Clause of Section I—Conditions.

h. **Intentional Loss**, meaning any loss arising out of any act committed:

- (1) by or at the direction of an **insured**; and
- (2) with the intent to cause a loss.

2. We do not insure for loss to property described in Coverages A and B caused by any of the following. However, any ensuing loss to property described in Coverages A and B not excluded or excepted in this policy is covered.

a. **Weather conditions**. However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss;

b. **Acts or decisions**, including the failure to act or decide, of any person, group, organization or governmental body;

c. **Faulty, inadequate or defective**:

- (1) planning, zoning, development, surveying, siting;
- (2) design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
- (3) materials used in repair, construction, renovation or remodeling; or
- (4) maintenance;

of part or all of any property whether on or off the **residence premises**.

SECTION I—CONDITIONS

1. **Insurable Interest and Limit of Liability.** Even if more than one person has an insurable interest in the property covered, we will not be liable in any one loss:
 - a. to the **insured** for more than the amount of the **insured's** interest at the time of loss; or
 - b. for more than the applicable limit of liability.
2. **Your Duties After Loss.** In case of a loss to covered property, you must see that the following are done:
 - a. give prompt notice to us or our agent;
 - b. notify the police in case of loss by theft;
 - c. notify the credit card or fund transfer card company in case of loss under Credit Card or Fund Transfer Card coverage;
 - d. (1) protect the property from further damage;
 - (2) make reasonable and necessary repairs to protect the property; and
 - (3) keep an accurate record of repair expenses;
 - e. prepare an inventory of damaged personal property showing the quantity, description, actual cash value and amount of loss. Attach all bills, receipts and related documents that justify the figures in the inventory;
 - f. as often as we reasonably require:
 - (1) show the damaged property;
 - (2) provide us with records and documents we request and permit us to make copies; and
 - (3) submit to questions under oath and sign and swear to them;
 - g. send to us, within 60 days after our request, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:
 - (1) the time and cause of loss;
 - (2) the interest of the **insured** and all others in the property involved and all liens on the property;
 - (3) other insurance which may cover the loss;
 - (4) changes in title or occupancy of the property during the term of the policy;
 - (5) specifications of damaged buildings and detailed repair estimates;
 - (6) the inventory of damaged personal property described in 2e above;
 - (7) receipts for additional living expenses incurred and records that support the fair rental value loss; and
 - (8) evidence or affidavit that supports a claim under the Credit Card, Fund Transfer Card, Forgery and Counterfeit Money coverage, stating the amount and cause of loss.
3. **Loss Settlement.** Covered property losses are settled as follows:
 - a. (1) Personal property;
 - (2) Awnings, carpeting, household appliances, outdoor antennas and outdoor equipment, whether or not attached to buildings; and
 - (3) Structures that are not buildings;at actual cash value at the time of loss but not more than the amount required to repair or replace.
 - b. Buildings under Coverage A or B at replacement cost without deduction for depreciation, subject to the following:
 - (1) If, at the time of loss, the amount of insurance in this policy on the damaged building is 80% or more of the full replacement cost of the building immediately before the loss, we will pay the cost to repair or replace, after application of deductible and without deduction for depreciation, but not more than the least of the following amounts:
 - (a) the limit of liability under this policy that applies to the building;
 - (b) the replacement cost of that part of the building damaged for like construction and use on the same premises; or
 - (c) the necessary amount actually spent to repair or replace the damaged building.

- (2) If, at the time of loss, the amount of insurance in this policy on the damaged building is less than 80% of the full replacement cost of the building immediately before the loss, we will pay the greater of the following amounts, but not more than the limit of liability under this policy that applies to the building:

(a) the actual cash value of that part of the building damaged; or

(b) that proportion of the cost to repair or replace, after application of deductible and without deduction for depreciation, that part of the building damaged, which the total amount of insurance in this policy on the damaged building bears to 80% of the replacement cost of the building.

- (3) To determine the amount of insurance required to equal 80% of the full replacement cost of the building immediately before the loss, do not include the value of:

(a) excavations, foundations, piers or any supports which are below the undersurface of the lowest basement floor;

(b) those supports in (a) above which are below the surface of the ground inside the foundation walls, if there is no basement; and

(c) underground flues, pipes, wiring and drains.

- (4) We will pay no more than the actual cash value of the damage unless:

(a) actual repair or replacement is complete; or

(b) the cost to repair or replace the damage is both:

(i) less than 5% of the amount of insurance in this policy on the building; and

(ii) less than \$1000.

- (5) You may disregard the replacement cost loss settlement provisions and make claim under this policy for loss or damage to buildings on an actual cash value basis. You may then make claim within 180 days after loss for any additional liability on a replacement cost basis.

- 4. Loss to a Pair or Set.** In case of loss to a pair or set we may elect to:

- repair or replace any part to restore the pair or set to its value before the loss; or
- pay the difference between actual cash value of the property before and after the loss.

- 5. Glass Replacement.** Loss for damage to glass caused by a Peril Insured Against will be settled on the basis of replacement with safety glazing materials when required by ordinance or law.

- 6. Appraisal.** If you and we fail to agree on the amount of loss, either may demand an appraisal of the loss. In this event, each party will choose a competent appraiser within 20 days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the state where the **residence premises** is located. The appraisers will separately set the amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of loss.

Each party will:

- pay its own appraiser; and
- bear the other expenses of the appraisal and umpire equally.

- 7. Other Insurance.** If a loss covered by this policy is also covered by other insurance, we will pay only the proportion of the loss that the limit of liability that applies under this policy bears to the total amount of insurance covering the loss.

- 8. Suit Against Us.** No action can be brought unless the policy provisions have been complied with and the action is started within one year after the date of loss.

- 9. Our Option.** If we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may repair or replace any part of the damaged property with like property.

- 10. Loss Payment.** We will adjust all losses with you. We will pay you unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable 60 days after we receive your proof of loss and:

- reach an agreement with you;
- there is an entry of a final judgment; or
- there is a filing of an appraisal award with us.

- 11. Abandonment of Property.** We need not accept any property abandoned by an **insured**.

12. Mortgage Clause.

The word "mortgagee" includes trustee.

If a mortgagee is named in this policy, any loss payable under Coverage A or B will be paid to the mortgagee and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages.

If we deny your claim, that denial will not apply to a valid claim of the mortgagee, if the mortgagee:

- a. notifies us of any change in ownership, occupancy or substantial change in risk of which the mortgagee is aware;
- b. pays any premium due under this policy on demand if you have neglected to pay the premium; and
- c. submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so. Policy conditions relating to Appraisal, Suit Against Us and Loss Payment apply to the mortgagee.

If the policy is cancelled or not renewed by us, the mortgagee will be notified at least 10 days before the date cancellation or nonrenewal takes effect.

If we pay the mortgagee for any loss and deny payment to you:

- a. we are subrogated to all the rights of the mortgagee granted under the mortgage on the property; or
- b. at our option, we may pay to the mortgagee the whole principal on the mortgage plus any accrued interest. In this event, we will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.

Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

13. No Benefit to Bailee. We will not recognize any assignment or grant any coverage that benefits a person or organization holding, storing or moving property for a fee regardless of any other provision of this policy.

14. Nuclear Hazard Clause.

- a. "Nuclear Hazard" means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
- b. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the Perils Insured Against in Section I.
- c. This policy does not apply under Section I to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.

15. Recovered Property. If you or we recover any property for which we have made payment under this policy, you or we will notify the other of the recovery. At your option, the property will be returned to or retained by you or it will become our property. If the recovered property is returned to or retained by you, the loss payment will be adjusted based on the amount you received for the recovered property.

16. Volcanic Eruption Period. One or more volcanic eruptions that occur within a 72-hour period will be considered as one volcanic eruption.

SECTION II—LIABILITY COVERAGES

COVERAGE E — Personal Liability

If a claim is made or a suit is brought against an **insured** for damages because of **bodily injury** or **property damage** caused by an **occurrence** to which this coverage applies, we will:

1. pay up to our limit of liability for the damages for which the **insured** is legally liable; and
2. provide a defense at our expense by counsel of our choice, even if the suit is groundless, false or fraudulent. We may investigate and settle any claim or suit that we decide is appropriate. Our duty to settle or defend ends when the amount we pay for damages resulting from the **occurrence** equals our limit of liability.

COVERAGE F — Medical Payments To Others

We will pay the necessary medical expenses that are incurred or medically ascertained within three years from the date of an accident causing **bodily injury**. Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services. This coverage does not apply to you or regular residents of your household except **residence employees**. As to others, this coverage applies only:

1. to a person on the **insured location** with the permission of an **insured**; or

2. to a person off the **insured location**, if the **bodily injury**:
- a. arises out of a condition on the **insured location** or the ways immediately adjoining;
 - b. is caused by the activities of an **insured**;

- c. is caused by a **residence employee** in the course of the **residence employee's** employment by an **insured**; or
- d. is caused by an animal owned by or in the care of an **insured**.

SECTION II—EXCLUSIONS

1. **Coverage E — Personal Liability and Coverage F — Medical Payments to Others** do not apply to **bodily injury** or **property damage**:

- a. which is expected or intended by the **insured**;
- b. arising out of **business** pursuits of an **insured** or the rental or holding for rental of any part of any premises by an **insured**.

This exclusion does not apply to:

- (1) activities which are usual to non-**business** pursuits; or
- (2) the rental or holding for rental of an **insured location**:
 - (a) on an occasional basis if used only as a residence;
 - (b) in part for use only as a residence, unless a single family unit is intended for use by the occupying family to lodge more than two roomers or boarders; or
 - (c) in part, as an office, school, studio or private garage;

- c. arising out of the rendering of or failure to render professional services;
- d. arising out of a premises:

- (1) owned by an **insured**;
 - (2) rented to an **insured**; or
 - (3) rented to others by an **insured**;
- that is not an **insured location**;

- e. arising out of:

- (1) the ownership, maintenance, use, loading or unloading of motor vehicles or all other motorized land conveyances, including trailers, owned or operated by or rented or loaned to an **insured**;
- (2) the entrustment by an **insured** of a motor vehicle or any other motorized land conveyance to any person; or

- (3) statutorily imposed vicarious parental liability for the actions of a child or minor using a conveyance excluded in paragraph (1) or (2) above.

This exclusion does not apply to:

- (1) a trailer not towed by or carried on a motorized land conveyance.
- (2) a motorized land conveyance designed for recreational use off public roads, not subject to motor vehicle registration and:
 - (a) not owned by an **insured**; or
 - (b) owned by an **insured** and on an **insured location**.
- (3) a motorized golf cart when used to play golf on a golf course.
- (4) a vehicle or conveyance not subject to motor vehicle registration which is:
 - (a) used to service an **insured's** residence;
 - (b) designed for assisting the handicapped; or
 - (c) in dead storage on an **insured location**.

- f. arising out of:

- (1) the ownership, maintenance, use, loading or unloading of a watercraft described below;
- (2) the entrustment by an **insured** of a watercraft described below to any person; or
- (3) statutorily imposed vicarious parental liability for the actions of a child or minor using a watercraft described below.

Watercraft:

- (1) with inboard or inboard-outdrive motor power owned by an **insured**;
- (2) with inboard or inboard-outdrive motor power of more than 50 horsepower rented to an **insured**;

(3) that is a sailing vessel, with or without auxiliary power, 26 feet or more in length owned by or rented to an **insured**; or

(4) powered by one or more outboard motors with more than 25 total horsepower if the outboard motor is owned by an **insured**. But, outboard motors of more than 25 total horsepower are covered for the policy period if:

(a) you acquire them prior to the policy period and:

(i) you declare them at policy inception; or

(ii) your intention to insure is reported to us in writing within 45 days after you acquire the outboard motors.

(b) you acquire them during the policy period.

This exclusion does not apply while the watercraft is stored.

g. arising out of:

(1) the ownership, maintenance, use, loading or unloading of an aircraft;

(2) the entrustment by an **insured** of an aircraft to any person; or

(3) statutorily imposed vicarious parental liability for the actions of a child or minor using an aircraft.

An aircraft means any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo.

h. caused directly or indirectly by war, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

Exclusions d., e., f., and g. do not apply to **bodily injury** to a **residence employee** arising out of and in the course of the **residence employee's** employment by an **insured**.

2. Coverage E — Personal Liability, does not apply to:

a. liability:

(1) for your share of any loss assessment charged against all members of an association, corporation or community of property owners;

(2) under any contract or agreement. However, this exclusion does not apply to written contracts:

(a) that directly relate to the ownership, maintenance or use of an **insured location**; or

(b) where the liability of others is assumed by the **insured** prior to an **occurrence**;

unless excluded in (1) above or elsewhere in this policy;

b. **property damage** to property owned by the **insured**;

c. **property damage** to property rented to, occupied or used by or in the care of the **insured**. This exclusion does not apply to **property damage** caused by fire, smoke or explosion;

d. **bodily injury** to any person eligible to receive any benefits:

(1) voluntarily provided; or

(2) required to be provided;

by the **insured** under any:

(1) workers' compensation law;

(2) non-occupational disability law; or

(3) occupational disease law;

e. **bodily injury** or **property damage** for which an **insured** under this policy:

(1) is also an insured under a nuclear energy liability policy; or

(2) would be an insured under that policy but for the exhaustion of its limit of liability.

A nuclear energy liability policy is one issued by:

(1) American Nuclear Insurers;

(2) Mutual Atomic Energy Liability Underwriters;

(3) Nuclear Insurance Association of Canada; or any of their successors; or

f. **bodily injury** to you or an **insured** within the meaning of part a. or b. of "**insured**" as defined.

3. Coverage F—Medical Payments to Others, does not apply to **bodily injury**:

- a. to a **residence employee** if the **bodily injury**:
 - (1) occurs off the **insured location**; and
 - (2) does not arise out of or in the course of the **residence employee's** employment by an **insured**;
- b. to any person eligible to receive benefits:
 - (1) voluntarily provided; or
 - (2) required to be provided;under any:
 - (1) workers' compensation law;

(2) non-occupational disability law; or

(3) occupational disease law;

c. from any:

(1) nuclear reaction;

(2) nuclear radiation; or

(3) radioactive contamination;

all whether controlled or uncontrolled or however caused; or

(4) any consequence of any of these.

d. to any person, other than a **residence employee** of an **insured**, regularly residing on any part of the **insured location**.

SECTION II—ADDITIONAL COVERAGES

We cover the following in addition to the limits of liability:

1. Claim Expenses. We pay:

- a. expenses we incur and costs taxed against an **insured** in any suit we defend;
- b. premiums on bonds required in a suit we defend, but not for bond amounts more than the limit of liability for Coverage E. We need not apply for or furnish any bond;
- c. reasonable expenses incurred by an **insured** at our request, including actual loss of earnings (but not loss of other income) up to \$50 per day, for assisting us in the investigation or defense of a claim or suit;
- d. interest on the entire judgment which accrues after entry of the judgment and before we pay or tender, or deposit in court that part of the judgment which does not exceed the limit of liability that applies;
- e. prejudgment interest awarded against the **insured** on that part of the judgment we pay. If we make an offer to pay the applicable limit of liability, we will not pay any prejudgment interest based on that period of time after the offer.

2. First Aid Expenses. We will pay expenses for first aid to others incurred by an **insured** for **bodily injury** covered under this policy. We will not pay for first aid to you or any other **insured**.

3. Damage to Property of Others. We will pay, at replacement cost, up to \$500 per **occurrence** for **property damage** to property of others caused by an **insured**.

We will not pay for **property damage**:

- a. to the extent of any amount recoverable under Section I of this policy;
- b. caused intentionally by an **insured** who is 13 years of age or older;
- c. to property owned by an **insured**;
- d. to property owned by or rented to a tenant of an **insured** or a resident in your household; or
- e. arising out of:

(1) **business** pursuits;

(2) any act or omission in connection with a premises owned, rented or controlled by an **insured**, other than the **insured location**; or

(3) the ownership, maintenance, or use of aircraft, watercraft or motor vehicles or all other motorized land conveyances.

This exclusion does not apply to a motorized land conveyance designed for recreational use off public roads, not subject to motor vehicle registration and not owned by an **insured**.

4. Loss Assessment. We will pay up to \$1000 for your share of any loss assessment charged during the policy period against you by a corporation or association of property owners, when the assessment is made as a result of:

- a. each **occurrence** to which Section II of this policy would apply;

b. liability for each act of a director, officer or trustee in the capacity as a director, officer or trustee, provided:

- (1) the director, officer or trustee is elected by the members of a corporation or association of property owners; and
- (2) the director, officer or trustee serves without deriving any income from the exercise of duties which are solely on behalf of a corporation or association of property owners.

This coverage applies only to loss assessments charged against you as owner or tenant of the **residence premises**.

We do not cover loss assessments charged against you or a corporation or association of property owners by any governmental body.

Section II — Coverage E — Personal Liability Exclusion 2.a.(1) does not apply to this coverage.

SECTION II—CONDITIONS

1. Limit of Liability. Our total liability under Coverage E for all damages resulting from any one **occurrence** will not be more than the limit of liability for Coverage E as shown in the Declarations. This limit is the same regardless of the number of **insureds**, claims made or persons injured.

Our total liability under Coverage F for all medical expense payable for **bodily injury** to one person as the result of one accident will not be more than the limit of liability for Coverage F as shown in the Declarations.

2. Severability of Insurance. This insurance applies separately to each **insured**. This condition will not increase our limit of liability for any one **occurrence**.

3. Duties After Loss. In case of an accident or **occurrence**, the **insured** will perform the following duties that apply. You will help us by seeing that these duties are performed:

- a. give written notice to us or our agent as soon as is practical, which sets forth:
 - (1) the identity of the policy and **insured**;
 - (2) reasonably available information on the time, place and circumstances of the accident or **occurrence**; and
 - (3) names and addresses of any claimants and witnesses;
- b. promptly forward to us every notice, demand, summons or other process relating to the accident or **occurrence**;
- c. at our request, help us:
 - (1) to make settlement;
 - (2) to enforce any right of contribution or indemnity against any person or organization who may be liable to an **insured**;
 - (3) with the conduct of suits and attend hearings and trials;
 - (4) to secure and give evidence and obtain the attendance of witnesses;

d. under the coverage — Damage to Property of Others — submit to us within 60 days after the loss, a sworn statement of loss and show the damaged property, if in the **insured's** control;

e. the **insured** will not, except at the **insured's** own cost, voluntarily make payment, assume obligation or incur expense other than for first aid to others at the time of the **bodily injury**.

4. Duties of an Injured Person—Coverage F—Medical Payments to Others.

The injured person or someone acting for the injured person will:

- a. give us written proof of claim, under oath if required, as soon as is practical; and
- b. authorize us to obtain copies of medical reports and records.

The injured person will submit to a physical exam by a doctor of our choice when and as often as we reasonably require.

5. Payment of Claim—Coverage F—Medical Payments to Others. Payment under this coverage is not an admission of liability by an **insured** or us.

6. Suit Against Us. No action can be brought against us unless there has been compliance with the policy provisions.

No one will have the right to join us as a party to any action against an **insured**. Also, no action with respect to Coverage E can be brought against us until the obligation of the **insured** has been determined by final judgment or agreement signed by us.

7. Bankruptcy of an Insured. Bankruptcy or insolvency of an **insured** will not relieve us of our obligations under this policy.

8. Other Insurance — Coverage E — Personal Liability. This insurance is excess over other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this policy.

SECTIONS I AND II—CONDITIONS

1. **Policy Period.** This policy applies only to loss in Section I or **bodily injury** or **property damage** in Section II, which occurs during the policy period.

2. **Concealment or Fraud.** We do not provide coverage for an **insured** who has:

- a. intentionally concealed or misrepresented any material fact or circumstance; or
- b. made false statements or engaged in fraudulent conduct;

relating to this insurance.

3. **Liberalization Clause.** If we adopt a revision which would broaden the coverage under this policy without additional premium within 60 days prior to or during the policy period, the broadened coverage will immediately apply to this policy.

4. **Waiver or Change of Policy Provisions.**

A waiver or change of a provision of this policy must be in writing by us to be valid. Our request for an appraisal or examination will not waive any of our rights.

5. **Cancellation.**

- a. You may cancel this policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.
- b. We may cancel this policy only for the reasons stated below by letting you know in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed to you at your mailing address shown in the Declarations.

Proof of mailing will be sufficient proof of notice.

- (1) When you have not paid the premium, we may cancel at any time by letting you know at least 10 days before the date cancellation takes effect.
- (2) When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by letting you know at least 10 days before the date cancellation takes effect.
- (3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel:
 - (a) if there has been a material misrepresentation of fact which if known to us would have caused us not to issue the policy; or
 - (b) if the risk has changed substantially since the policy was issued.

This can be done by letting you know at least 30 days before the date cancellation takes effect.

(4) When this policy is written for a period of more than one year, we may cancel for any reason at anniversary by letting you know at least 30 days before the date cancellation takes effect.

c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.

d. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.

6. **Non-Renewal.** We may elect not to renew this policy. We may do so by delivering to you, or mailing to you at your mailing address shown in the Declarations, written notice at least 30 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

7. **Assignment.** Assignment of this policy will not be valid unless we give our written consent.

8. **Subrogation.** An **insured** may waive in writing before a loss all rights of recovery against any person. If not waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us.

If an assignment is sought, an **insured** must sign and deliver all related papers and cooperate with us.

Subrogation does not apply under Section II to Medical Payments to Others or Damage to Property of Others.

9. **Death.** If any person named in the Declarations or the spouse, if a resident of the same household, dies:

a. we insure the legal representative of the deceased but only with respect to the premises and property of the deceased covered under the policy at the time of death;

b. **insured** includes:

(1) any member of your household who is an **insured** at the time of your death, but only while a resident of the **residence premises**; and

(2) with respect to your property, the person having proper temporary custody of the property until appointment and qualification of a legal representative.

COMMUNICABLE DISEASE EXCLUSION

SECTION II - EXCLUSIONS

The following exclusion is added:

Coverage E - Personal Liability and Coverage F - Medical Payments to Others do not apply to **bodily injury** or **property damage** which arises out of the transmission of a communicable disease by an **insured**.

Therefore, with respect to a home day care enterprise which is considered to be a business, this policy:

1. does not provide Section II—Liability Coverages because a business of an insured is excluded under exclusion I of this Section II—Exclusions;

2. does not provide Section I—Coverage B coverage where other structures are used in whole or in part for business;

3. limits coverage for property used on the residence premises for the home day care enterprise to Coverage C—Special Limits of Liability—Home Day Care Enterprise; and

4. limits coverage for property used off the residence premises for the home day care enterprise to Coverage D—Special Limits of Liability—Home Day Care Enterprise.

THIS ENDORSEMENT DOES NOT CONSTITUTE A REDUCTION OF COVERAGE.

NO SECTION II—LIABILITY COVERAGES FOR HOME DAY CARE BUSINESS
LIMITED SECTION I—PROPERTY COVERAGES FOR
HOME DAY CARE BUSINESS

HO-322
(Ed. 9-87)

If an **insured** regularly provides home day care services to a person or persons other than **insureds** and receives monetary or other compensation for such services, that enterprise is a **business**. Mutual exchange of home day care services, however, is not considered compensation. The rendering of home day care services by an **insured** to a relative of an **insured** is not considered a **business**.

Therefore, with respect to a home day care enterprise which is considered to be a **business**, this policy:

1. does not provide Section II—Liability Coverages because a **business** of an **insured** is excluded under exclusion 1.b.(1) of Section II—Exclusions;
2. does not provide Section I—Coverage B coverage where other structures are used in whole or in part for **business**;
3. limits coverage for property used on the **residence premises** for the home day care enterprise to \$2,500, because Coverage C—Special Limits of Liability—item 9 imposes that limit on **business** property on the **residence premises**;
4. limits coverage for property used off the **residence premises** for the home day care enterprise to \$250, because Coverage C—Special Limits of Liability—item 10 imposes that limit on **business** property off the **residence premises**.

THIS ENDORSEMENT DOES NOT CONSTITUTE A REDUCTION OF COVERAGE.

Section I of this policy is amended as follows:

ADDITIONAL COVERAGES

The following Additional Coverage is added:

Collapse. We insure for risk of direct physical loss to covered property involving collapse of a building or any part of a building caused only by one or more of the following:

- a. Perils Insured Against in Coverage C—Personal Property. These perils apply to covered building and personal property for loss insured by this Additional Coverage;
- b. hidden decay;
- c. hidden insect or vermin damage;
- d. weight of contents, equipment, animals or people;
- e. weight of rain which collects on a roof;
- f. use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

Loss to an awning, fence, patio, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock is not included under items b, c, d, e and f unless the loss is a direct result of the collapse of a building.

Collapse does not include settling, cracking, shrinking, bulging or expansion.

This coverage does not increase the limit of liability applying to the damaged covered property.

For Form HO-5 the above Additional Coverage only applies to Coverages A and B and paragraph a. is revised as follows:

- a. Perils Insured Against in Coverages A and B.

SECTION I—PERILS INSURED AGAINST

The peril **Collapse of a building or any part of a building** is deleted from all forms. In addition, the following exclusion is added to **HO-3 and HO-5** under Coverages A and B:

Collapse, other than as provided above in Additional Coverages—Collapse. However, any ensuing loss not excluded is covered.

Also, in **HO-3 and HO-5** the word "all" is deleted from the following sentence:

"We insure for all risks of. . . to the property described. . . except:"

SECTION I—EXCLUSIONS

The sentence:

"We do not cover loss resulting directly or indirectly from:"

is deleted and the following substituted:

- A. We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Forms HO-3 and HO-5

The following exclusions are added:

B. We do not insure for loss to property described in Coverages A and B caused by any of the following. However, any ensuing loss not excluded is covered.

1. **Weather conditions.** However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph A. above to produce the loss;
2. **Acts or decisions,** including the failure to act or decide, of any person, group, organization or governmental body;
3. **Faulty, inadequate or defective:**
 - a) planning, zoning, development, surveying, siting;
 - b) design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - c) materials used in repair, construction, renovation or remodeling; or
 - d) maintenance;of part or all of any property whether on or off the **residence premises.**

All other provisions of this policy apply.

**SPECIAL
PROVISIONS
(Cont'd)**

- (3) other insurance which may cover loss;
- (4) changes in title or occupancy of the property during the term of the policy;
- (5) specifications of any damaged building and detailed estimates for repair of the damage;
- (6) an inventory of damaged personal property described in 2.c;
- (7) receipts for additional living expenses incurred and records supporting the fair rental value loss;
- (8) evidence or affidavit supporting a claim under the Credit Card, Forgery and Counterfeit Money coverage, stating the amount and cause of loss.

Item 7. **Other Insurance** in Form HO-6 only is deleted and the following substituted:

- 7. Other Insurance.** If a loss covered by this policy is also covered by other insurance, except insurance in the name of the condominium association, we will pay only the proportion of the loss that the limit of liability that applies under this policy bears to the total amount of insurance covering the loss.

If at the time of loss there is other insurance in the name of the condominium association covering the same property covered by this policy, this insurance shall be excess over the amount recoverable under such other insurance.

Item 10. **Loss Payment** is deleted and the following substituted:

- 10. Loss Payment.** We will adjust all losses with you. We will pay you unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable 60 days after we receive your proof of loss and:

- a. reach agreement with you; or
- b. there is an entry of a final judgment; or
- c. there is a filing of an appraisal award with us.

SECTION II—EXCLUSIONS

Under item 1. **Coverage E—Personal Liability and Coverage F—Medical Payments to Others**, paragraph 1.e. (2) is deleted and the following substituted:

- (2) a **motor vehicle** or motorized bicycle owned or operated by, or rented or loaned to any **insured**; or

Under item 2. **Coverage E—Personal Liability**, paragraph a. is deleted and the following substituted:

- a. Liability
 - (1) for your share of any loss assessment charged against all members of an association of property owners;
 - (2) under any contract or agreement except those written contracts directly relating to the maintenance of the **insured location** not excluded in (1) above or elsewhere in this policy;

SECTION II—ADDITIONAL COVERAGES

Under item 3. **Damage to Property of Others**, paragraph 3.d. (3) is deleted and the following substituted:

- (3) the ownership, maintenance, or use of a **motor vehicle**, motorized bicycle, aircraft or watercraft.

SECTION I AND SECTION II—CONDITIONS

Under item 5. **Cancellation**, paragraph c. is deleted and the following substituted:

- c. When this policy is cancelled, the premium from the date of cancellation to the expiration date will be refunded. When the policy is cancelled, the return premium will be pro rata.

All other provisions of this policy apply.

SPECIAL PROVISIONS

SECTION I—COVERAGES

Under **COVERAGE C PERSONAL PROPERTY—Property Not Covered**, item 3. is deleted and the following substituted:

3. motorized land vehicles, including motorized bicycles, except those used to service an **insured's** residence which are not licensed for road use;

SECTION I—EXCLUSIONS

Item **2. Earth Movement** is deleted and the following substituted (in Form HO-5 the following applies only to property described in Coverages A and B):

2. **Earth Movement.** Meaning any loss caused by, resulting from, contributed to or aggravated by earthquake; landslide; mudflow; earth sinking, rising or shifting; volcanic eruption meaning the eruption, explosion or effusion of a volcano; unless direct loss by:

- (1) fire;
- (2) explosion other than the explosion of a volcano; or
- (3) breakage of glass or safety glazing material;

ensues and then we will pay only for the ensuing loss.

This exclusion does not apply to loss by theft.

The following exclusion is added:

8. **Windstorm or Hail** to any of the following property:

- a. any structure, other than a building:
 - 1) having a roof or cover of material other than wood frame or masonry, and
 - 2) erected as an awning or canopy for protection from the elements for:
 - (a) building openings; or
 - (b) carports; or
 - (c) outdoor areas.
- b. fence, property line and similar wall, including seawall;
- c. greenhouse, hothouse, slathouse, trellis, pergola and cabana;
- d. structure, other than the dwelling, including the property in or on the structure, located in whole or in part in or over water;
- e. outdoor equipment used to service the **residence premises** when outside of a building;
- f. outdoor antennas including their lead-in wiring, when value exceeds \$300 (loss shall be subject to the policy deductible);
- g. screens, including the supports, which are not part of a building.
However, we cover screens and supports of a porch which is a part of a dwelling.

SECTION I—CONDITIONS

Under item **2. Your Duties After Loss**. Paragraphs d. and e. are deleted and the following substituted:

- d. as often as we reasonably require:
 - (1) exhibit the damaged property;
 - (2) provide us with records and documents we request and permit us to make copies; and
 - (3) submit to examination under oath and subscribe the same.
- e. submit to us, within 60 days after we request, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:
 - (1) the time and cause of loss;
 - (2) interest of the **insured** and all others in the property involved and all encumbrances on the property;

THAMES, JACKSON, HARRIS CO., INC.

60 ST. FRANCIS STREET — P.O. BOX 1927
 MOBILE, ALABAMA 36633
 PHONE: (205) 433-3966

All premiums are payable on or before the effective date of the policy. A late payment charge of 1% monthly will be added on balances over 60 days old.

Marjorie Ragona
 1410 Church Street
 Mobile, AL 36604

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\$360.00

INSURED
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EFFECTIVE DATE	INSURES TO	POLICY NUMBER	D E S C R I P T I O N	A M O U N T
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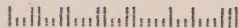
THAMES, JACKSON, HARRIS CO., INC.
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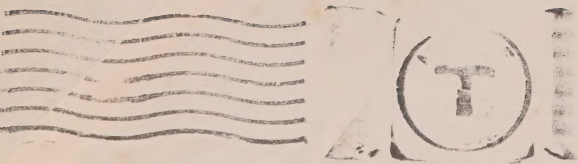
MOBILE, ALABAMA 36633

AmSouth Bank N.A.
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AmSouth



A5





Dear Customer:

Enclosed is your payment book to be used in making payment on your note collection account.

Contained are 24 monthly coupons, numbered 1 thru 24. This number does not necessarily indicate the number of payments paid or the number of payments due to pay your note in full.

If more than 24 coupons are needed, a new coupon book of 24 coupons will be mailed to you.

If less than 24 coupons are needed, a notice of the final payment amount will be mailed to you and the remaining coupons may be disregarded.

Payments may be made as follows:

1. Remove NEXT coupon and present, with payment to a Paying & Receiving teller at any branch.

Or remove NEXT coupon and mail, with payment to the attention of the Note Collection Department.

2. Payments must be in exact amount indicated on coupon.
3. Pay "LATE PAYMENT" amount if payment is paid on or after date indicated for late payment penalty.

Please notify us promptly of any change of address or change in name of party making payments.

It is our pleasure to serve you as a Note Collection customer.

Yours truly,

A handwritten signature in cursive script that reads "Renee B. Shipley".

Note Collection Department

Enclosure

